

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Mohamed H Salem  
DebtorCase No. 18-46249-nhl  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 24

Date Rcvd: Feb 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2019.

db Mohamed H Salem, 436 Ilyssa Way, Staten Island, NY 10312-1388  
 smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3739  
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
 9388591 Ametican Honda Finance, PO Box 168088, Irving, TX 75016-8088  
 9388596 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
 (address filed with court: Forster & Garbus, LLP, 60 Vanderbilt Motor Pkwy, Commack, NY 11725-5710)  
 9388597 +Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764  
 9388598 Freedom Mortgage Corporation, Attn: Bankruptcy, PO Box 50428, Indianapolis, IN 46250-0401  
 9415438 +Freedom Mortgage Corporation, c/o Gross Polowy, LLC., 1775 Wehrle Drive, Suite 100, Williamsville, New York 14221-7093  
 9388599 Infiniti Financial Services, PO Box 742657, Cincinnati, OH 45274-2657  
 9388600 LNVN Funding LLC, PO Box 104, Greenville, SC 29602-0104  
 9388605 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Nissan-Infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816)  
 9388604 Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360  
 9388606 Rubin & Rothman, 1787 Veterans Hwy, Islandia, NY 11749-1500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Feb 06 2019 18:42:03  
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
 smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Feb 06 2019 18:41:29  
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
 9388589 EDI: HNDA.COM Feb 06 2019 23:38:00 American Honda Finance, 600 Kelly Way, Holyoke, MA 01040-9681  
 9388590 EDI: HNDA.COM Feb 06 2019 23:38:00 American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016-8088  
 9388592 EDI: CAPITALONE.COM Feb 06 2019 23:38:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 9388593 EDI: CAPITALONE.COM Feb 06 2019 23:38:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 9388594 EDI: RCSFNBMARIN.COM Feb 06 2019 23:38:00 Credit One Bank, ATTN: Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873  
 9388595 EDI: RCSFNBMARIN.COM Feb 06 2019 23:38:00 Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875  
 9388601 EDI: RESURGENT.COM Feb 06 2019 23:38:00 Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269  
 9388602 EDI: MERRICKBANK.COM Feb 06 2019 23:38:00 Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001  
 9388603 EDI: MERRICKBANK.COM Feb 06 2019 23:38:00 Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2019 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
theston@windelsmarx.com;mcorwin@windelsmarx.com;n159@ecfcbis.com  
Courtney R. Williams on behalf of Creditor Freedom Mortgage Corporation  
cwilliams@grosspolowy.com, ecfnotices@grosspolowy.com  
Kevin Zazzera on behalf of Debtor Mohamed H Salem kzazz007@yahoo.com  
Office of the United States Trustee USTPRegion02.BR. ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 Mohamed H Salem  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing) \_\_\_\_\_  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN xxx-xx-2159  
 EIN \_\_\_\_\_  
 Social Security number or ITIN \_\_\_\_\_  
 EIN \_\_\_\_\_

United States Bankruptcy Court **Eastern District of New York**Case number: **1-18-46249-nhl****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Mohamed H Salem

**IT IS FURTHER ORDERED:**

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: February 6, 2019

s/ Nancy Hershey Lord  
 United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**